Monvia

Monvia Limited
Investor Update

5 November 2026

Monvia at a glance

Australian enterprise SaaS for the core operations of life insurers

Founded

1997

Nearly 30 years in insurance technology

Proven leadership

Former Empired leadership team, which achieved an A$250m cash exit in 2021.

People

108

Sydney HQ, Australia, New Zealand and the Philippines

Experienced teams

At 30 June 2026

Development and professional services teams with deep insurance-sector expertise.

High retention and strong tenure preserve client knowledge and delivery experience.

Enterprise clients

6

Insurance and government clients

Embedded client relationships

Core systems serve enterprise insurance and government clients, with high switching costs.

Client tenure (years)

5-18 years

Long-term blue-chip relationships

Growth opportunities

Legacy-system modernisation and local and international expansion.

The Monvia Life Platform

One configurable enterprise platform for life insurers, reinsurers and superannuation funds



New Business



Policy Administration



Claims Management



Hub

One configurable platform

Native cloud software on AWS, with rules-based configuration for each insurer

Incremental deployment

Insurers can modernise in stages, building on existing systems

SaaS commercial model

Enterprise licences or transaction-based pricing, underpinned by enterprise-grade managed services

A landmark year for Monvia

An established business, new leadership, an ASX listing and the FY26 results released

1997—2021

Early history

Founded in insurance technology in 1997. Launched SaaS pricing and expanded the client base in 2021.

Jul 2025

Private Acquisition

Private acquisition and business transformation under new leadership.

Jul 2026

IPO & ASX Listing

Completed the IPO and listed Monvia on the ASX.

FY26 results

Results released

Released after the IPO, reporting performance above forecasts and a stronger balance sheet.

FY26 financial highlights

Adjusted revenue and EBITDA exceeded forecast

Revenue

$27.7m

Adjusted revenue

1% above prospectus forecast

Profit

$6.9m

Adjusted EBITDA

- Versus $6.6m forecast
- 24.9% margin versus 24.0% forecast

Balance Sheet

$5.1m

Pro forma net cash

- $11.1m pro forma cash
- $6.0m pro forma debt

ARR

$14m

At 1 July 2026

- 21% year-on-year growth

FY26 Adjusted Revenue, EBITDA and EBITDA margin are presented on a pro forma like for like basis to the prospectus financial information. Refer “FY26 Annual Results Presentation” released on 26 August 2026 on ASX.
Pro Forma Cash is the reported cash balance adjusted for IPO receipts/payments, Series B preference shares redemption, overdue customer receipts due to contract renewal.
ARR is contracted revenue at 1 July

ARR scorecard

Existing clients underpin recurring revenue growth

ARR at 1 July 2026

$14m

- $12m at 1 Jul 2025
- Client expansion: $2.5m from price increases and expanded scope
- Client loss: $0.5m reduction from one client loss as a result of the client being acquired

Five-year ARR CAGR to 1 Jul 2026

28%

- Contracted uplift underpins baseline growth
- Strong ARR expansion in our largest clients

FY26 Recurring Revenue % of Total Revenue [1]

43%

- FY25 39%
- Strengthened revenue predictability with strong ARR growth

ARR per employee

$404k

- At 1 Jul 2026
- Flat against 1 July 2025
- Strong performance against global benchmarks

ARR is contracted revenue at 1 July
ARR per employee in product & technology team
[1]Pro Forma Revenue as defined in the Company's prospectus Recurring Revenue is earned revenue recognised in Profit & Loss

Customer scorecard

Loyal customers and a strong platform drive predictability

Net revenue retention (NRR)

121%

- 5-year average
- Existing clients are spending more with us over time

Gross revenue retention (GRR)

95%

- 5-year average
- Excludes expansion and new-logo ARR
- Evidence existing clients are loyal to the Monvia Life Platform

Customer churn (ARR)

4.1%

- FY26
- First client exit in three years, as a result of the client being acquired

Customer concentration (ARR)

62%

- At 1 Jul 26
- Largest client share of ARR
- Up from 48% at 1 Jul 25
- MetLife renewed for five years from April 2026 with ARR growth

Net Revenue Retention is calculated by dividing ARR at the end of the period by ARR at the start of the period. ARR at period end reflects expansion from existing customers net of contraction and excludes ARR from new-logo customers
Gross Revenue Retention is calculated by dividing ARR retained from customers active at the start of the period by starting ARR from those same customers. ARR retained reflects starting ARR net of customer churn and contraction and excludes expansion ARR and new-logo ARR.
ARR is contracted revenue at 1 July

Looking ahead

Progress across our four growth pillars

Accelerate ARR Growth

Increase recurring revenue as a share of total revenue

Progress

Focused product development and services design leading to 21% ARR growth in the current client base

Next milestone(s)

1. Launch expanded offers for products and services
2. Focus on value for existing clients — leverage AI to deliver more for the same

Win New Clients

Convert the ANZ pipeline and build opportunities in new markets

Progress

3.5x growth in pipeline with multiple new enterprise opportunities

Next milestone(s)

1. Convert ANZ pipeline
2. Grow Southeast Asia pipeline
3. Grow Australian super fund pipeline

Strategic Partnerships

Broaden market reach through strategic partners

Progress

Signed Capgemini Teaming Agreement for ANZ insurance and superannuation opportunities

Next milestone(s)

1. Progress joint opportunities with Capgemini
2. Add one more partner for market coverage

Technology & AI Investment

Build AI capabilities into our cloud-native platform

Progress

Monvia Claims Summarisation now in production

Next milestone(s)

1. Bring to market a multi-channel claims offering
2. Superannuation ‘single pane of glass’ claims solution
3. AI connectivity to the Monvia Life Platform

Outlook

New Enterprise Client Opportunities & ARR Growth shaping FY27 as company-making year

Sales

- Pipeline up 3.5x over FY25 (Formal RFP processes underway)
- Multiple new enterprise client opportunities
- New platform modules being released to drive new ARR opportunities with existing and new clients

Revenue

- Anticipate strong ARR growth against pcp at full year end
- FY27 Recurring revenue to be up, professional services to be modestly down leading to flat total revenue against pcp
- Revenue H2 weighted providing confidence in FY28 ‘run-rate’ revenue

Profit

- Full year EBITDA expected to be modestly up on pcp
- H1 EBITDA expected to be flat against pcp
- H2 EBITDA expected to be up on pcp as a result of strengthening recurring revenue in H2

Our key focus: deliver recurring revenue through client expansion and new logos

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Prospectus

Monvia lodged a replacement prospectus dated 24 June 2026 and supplementary prospectus dated 8 July 2026 with ASIC for its initial public offer of fully paid ordinary shares (together, Prospectus). The Prospectus has been released to ASX and is available on the Company's website at https://www.monvia.io/investors.

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Thank you

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